

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Ginger Rae Ramsey  
Debtor

Case No. 16-00001-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jan 20, 2021

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2021:**

Recip ID	Recipient Name and Address
db	+ Ginger Rae Ramsey, 100 North 17th Street, Camp Hill, PA 17011-3908
cr	+ THE BANK OF NEW YORK MELLON, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	+ THE BANK OF NEW YORK MELLON, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ The Bank Of New York Mellon, 14841 DALLAS PARKWAY, SUITE 425, Dallas, TX 75254-8067
cr	+ The Bank of New York Mellon, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	+ The Bank of New York Mellon FKA The Bank of New Yo, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
4737872	+ EDWARD RAMSEY, 100 N 17TH STREET, CAMP HILL, PA 17011-3908
4737874	+ FEDLOAN, PO BOX 69184, HARRISBURG, PA 17106-9184
4737877	+ PARKER McCAY, P.A., 9000 MIDATLANTIC DRIVE STE 300, PO BOX 5054, MOUNT LAUREL, NJ 08054-5054
4737880	+ SLS, 8742 LUCENT BOULEVARD SUITE 300, HIGHLANDS RANCH, CO 80129-2386
5088031	+ The Bank of New York Mellon, c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
5088032	+ The Bank of New York Mellon, c/o Specialized Loan Servicing, LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, The Bank of New York Mellon c/o Specialized Loan Servicing, LLC 80129-2386
4980466	+ The Bank of New York Mellon Trustee (See 410), Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
4782973	+ The Bank of New York Mellon, Trustee (See 410), c/o Specialized Loan Servicing, LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
4760258	U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4737868	+ Email/Text: dehartstaff@pamd13trustee.com	Jan 20 2021 19:09:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625
4737869	+ EDI: COMCASTCBLCENT	Jan 21 2021 00:13:00	COMCAST CABLE (BK Notices), 1555 SUZY ST, LEBANON, PA 17046-8318
4737870	EDI: PENNDEPTREV	Jan 21 2021 00:13:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4737870	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 20 2021 19:09:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4737871	+ EDI: CCS.COM	Jan 21 2021 00:13:00	CREDIT COLLECTION SERVICES, TWO WELLS AVE, NEWTON, MA 02459-3225
4737873	+ Email/Text: bknotice@ercbpo.com	Jan 20 2021 19:09:00	ERC, PO BOX 57547, JACKSONVILLE, FL 32241-7547
4737875	EDI: IRS.COM	Jan 21 2021 00:13:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4737878	+ Email/Text: colleen.atkinson@rmscollect.com	Jan 20 2021 19:10:00	REC MGM SYS, PO BOX 17305, RICHMOND, VA 23226-7305
4737879	+ EDI: NAVIENTFKASMSERV.COM	Jan 21 2021 00:13:00	SALLIE MAE, PO BOX 9500, WILKES BARRE, PA 18773-9500

4737881	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jan 20 2021 19:09:00	UNEMPLOYMENT COMP OVERPAYMENT MATTERS, DEPT OF LABOR AND INDUSTRY, OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
4737882	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jan 20 2021 19:09:00	UNEMPLOYMENT COMP TAX MATTERS, HARRISBURG CASES - OFF OF CHIEF COUNSEL, DEPT OF LABOR & INDUSTRY, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
4737883	+ EDI: WFFC.COM	Jan 21 2021 00:13:00	WELLS FARGO DEALER SERVICES, BANKRUPTCY DEPT/GREENVILLE, 1451 THOMAS LANGSTON ROAD, WINTERVILLE, NC 28590-8872
4749861	EDI: WFFC.COM	Jan 21 2021 00:13:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657
4874770	+ EDI: WFFC.COM	Jan 21 2021 00:13:00	Wells Fargo Bank, N.A. d/b/a Wells Fargo Dealer Se, 1451 Thomas Langston Rd., Winterville, NC 28590-8872
TOTAL: 14			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Wells Fargo Bank, N.A. d/b/a Wells Fargo Dealer Se, 1451 Thomas Langston Rd., Winterville, NC 28590-8872
4737876	*	IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5064604	*+	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2021      Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Dorothy L Mott	on behalf of Debtor 1 Ginger Rae Ramsey DorieMott@aol.com KaraGendronECF@gmail.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com
James Warmbrodt	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificate holders of CWABS, Inc., Asset-Backed Certificates, Series 2007-10 bkgroup@kmlawgroup.com

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James Warmbrodt

on behalf of Creditor The Bank of New York Mellon fka The Bank of New York as Trustee for the certificateholders of the CWABS, Inc., asset-backed certificates, series 2007-10 by its servicer Specialized Loan Servicing LLC  
bkgroup@kmlawgroup.com

Kara Katherine Gendron

on behalf of Debtor 1 Ginger Rae Ramsey karagendronecf@gmail.com  
doriemott@aol.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com

Lisa Cancanon

on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificate holders of CWABS, Inc., Asset-Backed Certificates, Series 2007-10 lisac@w-legal.com, Llombardi06@law.du.edu

Martin A Mooney

on behalf of Creditor The Bank of New York Mellon fka The Bank of New York as Trustee for the certificateholders of the CWABS, Inc., asset-backed certificates, series 2007-10 by its servicer Specialized Loan Servicing LLC  
kcollins@schillerknapp.com, lgadomski@schillerknapp.com

Thomas I Puleo

on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificate holders of CWABS, Inc., Asset-Backed Certificates, Series 2007-10 tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

William E. Craig

on behalf of Creditor Wells Fargo Bank N.A. d/b/a Wells Fargo Dealer Services ecfmail@mortoncraig.com,  
mortoncraigeef@gmail.com

TOTAL: 10

**Information to identify the case:**

Debtor 1	<b>Ginger Rae Ramsey</b>	Social Security number or ITIN	xxx-xx-6395
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	<b>1:16-bk-00001-HWV</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ginger Rae Ramsey

1/20/21**By the court:** Henry W. Van Eck  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**